

WHAT IS CLAIMED IS:

1                   1.       A method for generating a combined stored-value and credit  
2 instrument for a customer, the method comprising:  
3                   receiving credit-account parameters to be associated with the instrument;  
4                   establishing a credit account associated with the instrument in accordance with  
5 the credit-account parameters;  
6                   receiving stored-value-account parameters to be associated with the  
7 instrument;  
8                   establishing a stored-value account associated with the instrument in  
9 accordance with the stored-value-account parameters;  
10                  linking the credit account and the stored-value account; and  
11                  initiating issuance of the instrument to the customer substantially  
12 contemporaneously with linking the credit account and the stored-value account.

1                   2.       The method recited in claim 1 wherein initiating issuance of the  
2 instrument is performed after linking the credit account and the stored-value account.

1                   3.       The method recited in claim 1 wherein the credit-account parameters  
2 include specification of a credit limit.

1                   4.       The method recited in claim 1 wherein the stored-value-account  
2 parameters include specification of a limited set of one or more merchants at which the  
3 stored-value account may be used.

1                   5.       The method recited in claim 1 wherein the stored-value-account  
2 parameters include specification of an initial value amount for the stored-value account.

1                   6.       The method recited in claim 1 further comprising:  
2                   receiving a request to reload value into the stored value account, the request  
3 being supported by funds; and  
4                   augmenting a value amount for the stored-value account in accordance with  
5 the request.

1                   7.       The method recited in claim 1 further comprising loading value equal  
2 to a specified fraction of an amount of a credit transaction executed with the instrument into  
3 the stored-value account in response to execution of the credit transaction.

1                   8.       The method recited in claim 1 further comprising generating a  
2 consolidated statement summarizing customer activity on the linked credit account and  
3 stored-value account.

1                   9.       The method recited in claim 1 further comprising responding to a  
2 customer-service request relating to at least one of the linked credit account and stored-value  
3 account.

1                   10.      A method for providing information for a combined stored-value and  
2 credit instrument, the method comprising:  
3                   retrieving credit-account activity information for a credit account associated  
4 with the instrument;  
5                   retrieving stored-value-account activity information for a stored-value account  
6 associated with the instrument;  
7                   integrating the credit-account activity information and the stored-value-  
8 account activity information; and  
9                   compiling the integrated information for presentation in a report.

1                   11.      The method recited in claim 10 wherein the report comprises a  
2 customer statement.

1                   12.      The method recited in claim 11 further comprising printing the  
2 statement.

1                   13.      The method recited in claim 11 further comprising transmitting an  
2 electronic copy of the customer statement to a customer.

1                   14.      The method recited in claim 10 wherein integrating the credit-account  
2 activity information and the stored-value-account activity information comprises  
3 summarizing the credit-account activity information and the stored-value-account activity  
4 information.

1           15.     The method recited in claim 10 further comprising receiving a  
2 customer-service request, wherein the report comprises a customer-service report responding  
3 to the customer-service request.

1           16.     The method recited in claim 15 wherein compiling the integrated  
2 information comprises selecting portions of the integrated information relevant to responding  
3 to the customer-service request.

1           17.     The method recited in claim 15 further comprising providing the  
2 customer-service report to a customer-service representative.

1           18.     The method recited in claim 15 further comprising providing the  
2 customer-service report directly to a customer.

1           19.     The method recited in claim 10 wherein the stored-value account and  
2 credit account were linked substantially contemporaneously with issuance of the instrument

1           20.     A computer-readable storage medium having a computer-readable  
2 program embodied therein for directing operation of a host system including an input device,  
3 a communications system, a storage device, and a processor, wherein the computer-readable  
4 program includes instructions for operating the host system to generate a combined stored-  
5 value and credit instrument for a customer in accordance with the following:

6                 receiving, with the input device, credit-account parameters to be associated  
7 with the instrument;

8                 establishing, with the processor, a credit account in accordance with the credit-  
9 account parameters, wherein the credit account is maintained on the storage device and  
10 associated with the instrument;

11                receiving, with the input device, stored-value-account parameters to be  
12 associated with the instrument;

13                establishing, with the processor, a stored-value account in accordance with the  
14 stored-value-account parameters, wherein the stored-value account is maintained on the  
15 storage device and associated with the instrument;

16                linking the credit account and the stored-value account on the storage device;  
17 and

18                   initiating, with the processor, issuance of the instrument to the customer  
19 substantially contemporaneously with linking the credit account and the stored-value account.

1                   21.     The computer-readable storage medium recited in claim 20 wherein  
2 the instructions for initiating issuance of the instrument are executed after the instructions for  
3 linking the credit account and the stored-value account.

1                   22.     The computer-readable storage medium recited in claim 20 wherein  
2 the computer-readable program further includes instructions for:  
3                   receiving, with the communications system, a request to reload value into the  
4 stored value account; the request being supported by funds; and  
5                   augmenting a value amount for the stored-value account in accordance with  
6 the request.

1                   23.     The computer-readable storage medium recited in claim 20 wherein  
2 the computer-readable program further includes instructions for loading value equal to a  
3 specified fraction of an amount of a credit transaction executed with the instrument into the  
4 stored-value account in response to execution of the credit transaction.

1                   24.     The computer-readable storage medium recited in claim 20 wherein  
2 the computer-readable program further includes instructions for generating, with the  
3 processor, a consolidated statement summarizing customer activity on the linked credit  
4 account and stored-value account.

1                   25.     The computer-readable storage medium recited in claim 20 wherein  
2 the computer-readable program further includes instructions for responding, over the  
3 communications system, to a customer-service request relating to at least one of the linked  
4 credit account and stored-value account.

1                   26.     A computer-readable storage medium having a computer-readable  
2 program embodied therein for directing operation of a host system including an input device,  
3 a communications system, a storage device, and a processor, wherein the computer-readable  
4 program includes instructions for operating the host system to generate a combined stored-  
5 value and credit instrument for a customer in accordance with the following:

6                   retrieving, from the storage device, credit-account activity information for a  
7 credit account associated with the instrument;

8                    retrieving, from the storage device, stored-value-account activity information  
9    for a stored-value account associated with the instrument;  
10                   integrating, with the processor, the credit-account activity information and the  
11   stored-value-account activity information; and  
12                   compiling, with the processor, the integrated information for presentation in a  
13   report.

1                   27.    The computer-readable storage medium recited in claim 26 wherein  
2   the report comprises a customer statement.

1                   28.    The computer-readable storage medium recited in claim 27 wherein  
2   the host system further includes an output device, the computer-readable program further  
3   including instructions for outputting the customer statement on the output device.

1                   29.    The computer-readable storage medium recited in claim 26 wherein  
2   the computer-readable program further includes instructions for transmitting, with the  
3   communications system, an electronic copy of the customer statement.

1                   30.    The computer-readable storage medium recited in claim 26 wherein:  
2   the computer-readable program further includes instructions for receiving,  
3   with the communications system, a customer-service request; and  
4   the report comprises a customer-service report responding to the customer-  
5   service request.

1                   31.    The computer-readable storage medium recited in claim 30 wherein  
2   the computer-readable program further includes instructions for transmitting, with the  
3   communications system, the customer-service report to a customer-service representative.

1                   32.    The computer-readable storage medium recited in claim 30 wherein  
2   the computer-readable program further includes instructions for transmitting, with the  
3   communications system, the customer-service report directly to a customer.

1                   33.    The computer-readable storage medium recited in claim 26 wherein  
2   the stored-value account and credit account were linked substantially contemporaneously  
3   with issuance of the instrument